



CALIFORNIA WorksWell

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Be Aware of Health Care Fraud: Don't Be Fooled Into Buying Unproven Remedies

People who sell unproven remedies have been around for years. Sometimes it's only money wasted, but it can be a serious problem if quackery prevents you from seeking qualified medical care.

Sixty percent of all victims of health care fraud are elderly people. Older people are prone to have more chronic illnesses than younger people, and are vulnerable targets for fraud.

Some Known Health Fraud Scams

ANTI-AGING: The normal process of aging is a rich territory for medical quackery. Be cautious of products that claim to stop or reverse the aging process or relieve conditions associated with old age.

ARTHRITIS REMEDIES: Arthritis "remedies" are especially easy to fall for because symptoms of arthritis tend to come and go.

CANCER CURES: Many prey on the older person's fear of cancer by offering "treatment" that has no proven value. By using untested methods, patients may lose valuable time and the chance to receive proven, effective therapy.

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Legal Protection You Shouldn't Be Without

In 2002, the American Bar Association (ABA) conducted a study on the legal needs of Americans. Surprisingly, the ABA study found that nearly seventy percent of U.S. households had an issue during the past year that might have led them to hire a lawyer.

Americans need lawyers for everyday life events like child support, custody issues, divorce/separation, consumer protection and credit issues, traffic charges, trial defense of civil damages and real estate transactions. But for some people, choosing an attorney can be an intimidating and expensive experience. How do you know you have made the right choice or what to do if you don't feel comfortable with the attorney you hired? With the average charge for a California attorney at \$286 per hour, how do you keep fees reasonable? As a member of the ARAG® Group, under the State's Group Legal Services Insurance Plan, all you have to do is call **1-800-247-4184** or go online to **<http://members.ARAGgroup.com/california>** to find an attorney who best fits your needs.

For only \$9.60 per month for an individual or \$16.95 per month for a family (employee and one or more eligible dependents), you can protect your family from unexpected legal expenses. The Group Legal Services Insurance Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. The plan provides 100% paid-in-full services when a network attorney is used for cov-



ered matters such as consumer protection, domestic issues (i.e., divorce, separation), bankruptcy, real estate transactions, will preparation, adoption, serious traffic charges, and defense of civil actions and criminal misdemeanors. All represented employees and those designated managerial, supervisory, confidential and excluded/exempt, who work half-time or more are eligible. Presently there are more than 26,000 State of California employees enrolled in the plan.

Open Enrollment

Open Enrollment for the Group Legal Services Insurance Plan is March 1 through April 30, 2004. During the open enrollment period, eligible employees can enroll in the Plan and current participants can add or delete dependents. Once enrolled, you do not need to reenroll each

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in the know

Helpful Health Hints

>>Easy Ways to Reduce Stress

- Take up a new hobby — maybe one you've put off for years.
- Prepare for the morning the night before.
- Don't rely on alcohol, drugs or tobacco for relief.
- Help someone less fortunate.
- Look at challenges as opportunities.
- Prepare for tomorrow, live for today.
- Learn to blow off steam constructively.
- Get to work early.
- Stop saying negative things to yourself.



>>Caring for Injured Fingers

Bandaging an injured finger is like bandaging any other part of the body: If the injury is minor, you can do the job yourself.

If the finger is smashed, appears to be broken, has blood under the fingernail or has a deep cut, do your best to clean and immobilize it in a plastic or wooden splint or by wrapping it to an adjacent finger, then seek medical assistance.

For a minor cut:

- Clean the wound with lots of soap and water and apply an antibiotic.

- Place one end of a long roll of narrow gauze or a clean strip of cloth at the base of the finger.
- Hold the gauze or strip down with your thumb as you roll up one side of the finger and down the other.
- Do this several times and end by knotting the gauze or strip at the base of the finger. Don't wrap the gauze or strip too tightly or it will impair circulation, nor so loose that dirt can reach the cut. Change the bandage if it gets wet or dirty.

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How to Protect Yourself

Question carefully what you see or hear in ads. Find out about the product before you buy. Remember if it seems "too good to be true," it probably is. Seek counsel from a physician that you trust.

The above information was provided by the National Institute on Aging. Article submitted by the California Department of Aging. For senior services and programs available in your area call 1-800-510-2020, TTY 1-800-735-2929.

The California WorksWell newsletter is available for purchase by State departments through a master agreement secured by the Department of Personnel Administration. To purchase for your department, please contact: Shannyn Jones, Health Ink & Vitality, 800-524-1176, Ext. 2874

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year to continue coverage. In mid-February an enrollment kit will be mailed to the homes of eligible State of California employees not yet enrolled in the plan. If you do not receive an enrollment kit, please contact your department's Personnel Office or the ARAG Customer Care Center. Enrollees may cancel their coverage at any time.

The ARAG Group has more than 30 years of legal plan experience. Telephone Network Attorneys average 23 years of experience and in-office attorneys average 18 years of experience. In addition to the basic plan services, the Plan provides Identity Theft coverage and online legal resources like the Law Guide and Do-It-Yourself Legal Documents. The Law Guide is designed to inform you about the law, identify options, and prepare you for handling your legal situation. Do-It-Yourself Legal Documents helps you to handle minor issues on your own. For example, you can create your own legally valid documents (Power of Attorney [for finances], Termination of Lease and Month-to-Month Rental Agreement and Motor Vehicle Bill of Sale) with the help of easy-to-use interactive software.

For the upcoming Open Enrollment, the State and the ARAG Group are working on the addition of some new enhancements. Visit <http://members.ARAGgroup.com/california> for more information on availability of future enhancements.

Article submitted by Sondra Cooper, Group Legal Services Program Analyst, from the Department of Personnel Administration, Benefits Division.